

Important Information Regarding Your Separation Effective February 27, 2025

This notice is to inform you that your separation from federal service has been made retroactive to February 27, 2025. Your final paycheck will be for the hours of administrative leave recorded through April 10, 2025, which is in pay period (PP) 07. The remaining days in PP07 must be coded as Leave Without Pay (LWOP). All benefits are based on the retroactive separation date. Please carefully review the information below about how your federal benefits are affected and any required next steps.

Federal Employees Health Benefits (FEHB):

- Your FEHB coverage ended March 8, 2025, which was the last day of the pay period in which you separated and your last eligible day of coverage based on the February 27, 2025 separation date.
- A 31-day free extension of coverage applied, which ended April 8, 2025. No premiums were required during this period.
- If you used your FEHB insurance between February 27 and April 8, those claims should still be covered by your plan.
- Services received on or after April 9, 2025, will not be covered unless you elect Temporary Continuation of Coverage (TCC).
 - TCC allows you to continue your FEHB coverage for up to 18 months at your own expense. If elected on time, coverage will be retroactive to April 9, 2025, so there is no break in coverage.
 - You must apply for TCC by June 7, 2025 (60 days from April 8).
 - Enrolling in Temporary Continuation of Coverage (TCC):
 - To enroll in TCC, complete Form SF 2809 (Health Benefits Election Form), available [here](#) (PDF).
 - Submit the completed form to the Talent Management Service Center at 1800 Corporate Drive, Landover, MD, 20785
 - For questions regarding enrolling in TCC, please reach out to the Talent Management Service Center at 1-888-316-2285
 - For information about TCC, eligibility and coverage visit: [Temporary Continuation of Coverage](#)
 - To view TCC premiums rates, visit [OPM TCC Premiums](#)
- If you used your health insurance on or after April 9 and have not elected TCC, please contact your provider and insurance carrier to coordinate any claims or out-of-pocket expenses.

Federal Employees' Group Life Insurance (FEGLI):

- Your FEGLI coverage will terminate retroactively on February 27, 2025, with the 31-day free conversion period ending March 30, 2025.
- Because that conversion window has already passed, you must act immediately if you are interested in continuing your life insurance coverage through individual conversion.
- Please contact the Office of Federal Employees' Group Life Insurance (OFEGLI) to determine if a conversion is still possible under these unique circumstances:
- Phone: 1-800-633-4542 (Monday–Friday, 8:30 AM – 4:00 PM ET)
- Address: OFEGLI, P.O. Box 6080, Scranton, PA 18505-6080
- Website: [OFEGLI via OPM](#)
- When contacting OFEGLI, mention your retroactive separation date of February 27, 2025, and ask whether a late conversion can still be accepted.

Federal Dental and Vision Insurance Program (FEDVIP):

- Your FEDVIP (dental and vision) coverage ended retroactively on February 27, 2025, with no 31-day grace period or TCC option.
- FEDVIP does not offer a conversion to a private plan.
- Please contact your dental and/or vision carrier directly if you received services after February 27, 2025, to confirm coverage status and resolve any billing issues.

Federal Long-Term Care Insurance Program (FLTCIP):

- FLTCIP coverage can continue after separation if you arrange to pay premiums directly.
- To maintain coverage, contact Long Term Care Partners at 1-800-582-3337 as soon as possible to transition your premium payment method.

Thrift Savings Plan (TSP):

Your TSP account remains open after separation. You may:

- Leave your funds in the TSP account;
- Transfer them to another qualified plan (such as an IRA or 401(k));
- Withdraw funds, subject to TSP withdrawal rules.

- Important: Withdrawals made before reaching eligible retirement age may incur federal income tax and an early withdrawal penalty.

Thrift Savings Plan (TSP) – Vesting and Forfeiture

- You will keep all of your own contributions, any matching contributions made by the agency (up to 4%), and any earnings from your TSP account.
- If you were not vested in the TSP at the time of separation, you will forfeit the Agency Automatic (1%) contributions and their earnings.
- Most employees are fully vested in their own contributions immediately. Vesting in the agency 1% automatic contributions generally requires 3 years of service (or 2 years for certain positions).

For more information, visit www.tsp.gov or contact TSP directly.